

November 8, 2006

From: Tung x. Nguyen  
3183 Summercreek Dr.  
San Jose, CA. 95136

To: Van Nuys Financial  
5632 Van Nuys BLVD, #300  
Van Nuys, CA. 91401

Dear Roy Gadri,

In respond to your letter, I am **Tung x. Nguyen** and I don't owe anybody anything. I never have an account with Citibank so I don't know what the hell you talking about in the letter you send to me. You don't do "your homework" you practice your professional debt collecting skills by the phonebook so you "bark on wrong tree".

Sincerely,

A responsible & law abiding citizen

Tung x. Nguyen